

FILED  
10/15/24 12:35 pm  
CLERK  
U.S. BANKRUPTCY  
COURT - WDPA

IN THE UNITED STATES BANKRUPTCY COURT  
FOR THE WESTERN DISTRICT OF PENNSYLVANIA

In Re: Joan Foy Albright	:	Bankruptcy No.22-70395-JAD
	:	Chapter 13
Debtor	:	
	:	
Joan Foy Albright	:	Related to Document No. 62
Movant	:	
	:	
v.	:	Hearing Date and Time:
	:	
Mr.Cooper Federal National Mortgage	:	
Association and Ronda J. Winnecour,	:	
Chapter 13 Trustee	:	
	:	
Respondent	:	

**INTERIM MORTGAGE MODIFICATION ORDER**

On October 8, 2024, the above-named Debtor and Respondent Mr. Cooper (“Creditor”) entered into a trial modification (the “Trial Modification”), This Modification occurred outside of the Court’s *Loss Mitigation Program* (LMP), with respect to the FIRST mortgage on the Debtor’s residence. The terms of the Trial Modification require monthly payments in the amount of \$1,735.23 (“Trial Payments”) to begin on **November 1, 2024**, and to continue in that amount until **January 1, 2025**, (the “Trial Modification Period”). In light of the need for an immediate change in the distribution to the Creditor, the Debtor requests the Court to enter this *Interim Mortgage Modification Order* until a final, permanent modification can be presented to the Court for approval.

***AND NOW***, this 15th day of October, 2024, for the foregoing reasons it is hereby ***ORDERED, ADJUDGED and DECREED*** that:

(1) The Chapter 13 Trustee is authorized and directed to modify the distributions to the above-named Creditor for the Trial Modification Period. Each Trial Payment shall be made in the

Amount of \$1,735.23 for the following months: November, December, January. Following the Trial Modification Period, the Chapter 13 Trustee shall continue to make distributions in the same amount as the Trial Payments until further Order of Court.

(2) In the event that a Permanent Modification is reached between the Parties, the Debtor *immediately* shall file a *Motion to Authorize the Loan Modification* in compliance with *W.P.A.LBR 9020-6(d)*.

(3) Any Party may seek a further hearing regarding the amendment or termination of this *Order* at any time during the Trial Modification Period by filing an appropriate Motion.

(4) Within three (3) days of entry of this *Order*, Debtor shall serve this *Order* electronically on the Chapter 13 Trustee at the following email address: [LMP@chapter13trusteewdpa.com](mailto:LMP@chapter13trusteewdpa.com) and Debtor shall not be entitled to rely on CM/ECF or United States Mail for service of this *Order* on the Chapter 13 Trustee. The Debtor(s) Certificate of Service shall reflect service upon the above identified email address.

A handwritten signature in black ink, appearing to be "jsf", written over a horizontal line.

UNITED STATES BANKRUPTCY JUDGE  
JEFFERY A. DELLER

Case administrator to serve:

Debtor(s)  
Counsel for Debtor(s)  
[Counsel for Creditor]  
Ronda J. Winnecour, Esq. Ch 13 Trustee

In re:  
Joan Foy Albright  
Debtor

Case No. 22-70395-JAD  
Chapter 13

## CERTIFICATE OF NOTICE

District/off: 0315-7  
Date Rcvd: Oct 15, 2024

User: auto  
Form ID: pdf900

Page 1 of 2  
Total Noticed: 2

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Oct 17, 2024:

Recip ID	Recipient Name and Address
db	+ Joan Foy Albright, 6683 Quaker Valley Road, P.O. Box 102, Alum Bank, PA 15521-0102

TOTAL: 1

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
15549915	Email/Text: bky_mail@fanniemae.com	Oct 16 2024 03:12:00	Federal National Mortgage Association, 3900 Wisconsin Avenue, NW, Washington, DC 20016-2892

TOTAL: 1

## BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

NONE

## NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Oct 17, 2024 Signature: /s/Gustava Winters

## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on October 15, 2024 at the address(es) listed below:

Name	Email Address
Brent J. Lemon	on behalf of Creditor NATIONSTAR MORTGAGE LLC blemon@kmlawgroup.com lemondropper75@hotmail.com
Craig H. Fox	on behalf of Creditor Lendmark Financial Services LLC cfox@foxandfoxlaw.com, bankruptcy@foxandfoxlaw.com;foxandfoxattorneysatlaw@gmail.com
David A. Colecchia	on behalf of Debtor Joan Foy Albright colecchia542@comcast.net

District/off: 0315-7

User: auto

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Date Rcvd: Oct 15, 2024

Form ID: pdf900

Total Noticed: 2

dcolecchia@my-lawyers.us;jschantz@my-lawyers.us;rjuliano@my-lawyers.us;tkonop@my-lawyers.us;lawcareecf@gmail.com;schantz,justinp.r133647@notify.bestcase.com

Denise Carlon

on behalf of Creditor NATIONSTAR MORTGAGE LLC dcarlon@kmlawgroup.com

Justin P. Schantz

on behalf of Debtor Joan Foy Albright jschantz@my-lawyers.us  
colecchia542@comcast.net;sshipley@my-lawyers.us;skerr@my-lawyers.us;rjuliano@my-lawyers.us;tkonop@my-lawyers.us;lawcareecf@gmail.com;schantz,justinp.r133647@notify.bestcase.com

Office of the United States Trustee

ustpreion03.pi.ecf@usdoj.gov

Ronda J. Winnecour

cmecf@chapter13trusteedpa.com

TOTAL: 7